

In re:
Stacey Jean Howington
Debtor

Case No. 20-12356-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Dec 12, 2023

User: admin
Form ID: pdf900

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2023:

Recip ID	Recipient Name and Address
db	Stacey Jean Howington, 11 King Street, Downingtown, PA 19335-2470
14504326	Capital One Auto Finan, Credit, Bureau DISPUTE, Plano, TX 75023
14504335	+ Global Lending Service, 5 Concourse Pkwy, Atlanta, GA 30328-7104
14504343	Wells Fargo Bank, Credit, Bureau DISPUTE, Des Moines, IA 50301

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 13 2023 00:18:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2023 00:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 13 2023 00:31:48	Wells Fargo Bank, N.A., P.O. Box 10438, Des Moines, IA 50306-0438
14615520	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 13 2023 00:31:15	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14615718	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 13 2023 00:32:11	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14512062	Email/PDF: resurgentbknofications@resurgent.com	Dec 13 2023 00:31:12	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14504325	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 13 2023 00:31:49	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14504327	Email/PDF: acg.coaf.ebn@aisinfo.com	Dec 13 2023 00:31:48	Capital One Auto Finance, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14505839	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 13 2023 00:31:50	Capital One Auto Finance, a division of, Capital One, N.A., c/o AIS Portfolio, Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14505649	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 13 2023 00:32:13	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14512032	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 13 2023 00:31:48	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14509794	+ Email/PDF: ebn_ais@aisinfo.com	Dec 13 2023 00:31:19	Capital One Bank (USA), N.A., 4515 N Santa Fe

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			Ave, Oklahoma City, OK 73118-7901
14504328	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 13 2023 00:31:10	Capital One Bank USA N, PO Box 30281, Salt Lake City, UT 84130-0281
14513463	Email/PDF: bncnotices@becket-lee.com	Dec 13 2023 00:31:55	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14504329	Email/Text: GenesisFS@ebn.phinsolutions.com	Dec 13 2023 00:18:00	Cb Indigo/gf, PO Box 4499, Beaverton, OR 97076-4499
14504330	Email/Text: enotifications@santanderconsumerusa.com	Dec 13 2023 00:18:00	Chrysler Capital, PO Box 961212, Fort Worth, TX 76161-0212
14504331	Email/PDF: creditonebknotifications@resurgent.com	Dec 13 2023 00:31:48	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
14504332	Email/PDF: creditonebknotifications@resurgent.com	Dec 13 2023 00:32:12	Credit One Bank NA, PO Box 98872, Las Vegas, NV 89193-8872
14504333	Email/Text: bknotice@ercbp.com	Dec 13 2023 00:18:00	Enhanced Recovery Co L, PO Box 57547, Jacksonville, FL 32241-7547
14509710	Email/Text: bankruptcy@glslc.com	Dec 13 2023 00:18:00	Global Lending Services LLC, 1200 Brookfield Blvd Ste 300, Greenville, South Carolina 29603
14504336	Email/Text: bankruptcy@glslc.com	Dec 13 2023 00:18:00	Global Lending Services LLC, Attn: Bankruptcy, PO Box 10437, Greenville, SC 29603-0437
14504334	Email/Text: GenesisFS@ebn.phinsolutions.com	Dec 13 2023 00:18:00	Genesis Bc/Celtic Bank, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
14504337	Email/Text: PBNCNotifications@peritussservices.com	Dec 13 2023 00:18:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
14504338	Email/Text: PBNCNotifications@peritussservices.com	Dec 13 2023 00:18:00	Kohls/capone, PO Box 3115, Milwaukee, WI 53201-3115
14519675	Email/PDF: resurgentbknotifications@resurgent.com	Dec 13 2023 00:31:14	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14519235	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 13 2023 00:31:52	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14504339	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 13 2023 00:31:10	Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001
14504340	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 13 2023 00:31:15	Merrick Bank/Cardworks, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
14509963	Email/Text: bnc-quantum@quantum3group.com	Dec 13 2023 00:18:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
14504341	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 13 2023 00:18:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
14611325	^ MEBN	Dec 13 2023 00:15:48	Quicken Loans, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14504342	Email/Text: enotifications@santanderconsumerusa.com	Dec 13 2023 00:18:00	Santander Consumer USA, Attn: Bankruptcy 10-64-38-FD7, 601 Penn St, Reading, PA 19601-3544
14507306	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 13 2023 00:18:00	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
14504344	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 13 2023 00:31:48	Wells Fargo Bank NA, Attn: Bankruptcy, PO Box 10438, Des Moines, IA 50306-0438
14513106	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 13 2023 00:31:15	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 35

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*+	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*+	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14505651	*+	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14559594	*+	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor QUICKEN LOANS LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans, Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans, Inc. bkgroup@kmlawgroup.com
JASON BRETT SCHWARTZ	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
JOHN EVERETT COOK	on behalf of Debtor Stacey Jean Howington bankruptcy@everettcooklaw.com g29494@notify.cincompass.com;cook.everettb129037@notify.bestcase.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans, Inc. mfarrington@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:
STACEY JEAN HOWINGTON

Chapter 13

Debtor

Bankruptcy No. 20-12356-PMM

ORDER

AND NOW, upon consideration of the Motion to Dismiss Case filed by Kenneth E. West, Standing Trustee, and after notice and hearing, it is hereby **ORDERED** that this case is **DISMISSED** and that any wage orders previously entered are **VACATED**.

IT IS FURTHER ORDERED if the case has been confirmed and the Trustee is holding funds, any undisbursed funds held by the Chapter 13 Trustee from payments made on account of the Debtor(s)' plan shall be refunded to the Debtor(s) unless a party in interest files a Motion for Alternative Disbursement within 21 days of the entry of this Order.

Date: December 12, 2023



Honorable Patricia M. Mayer
Bankruptcy Judge